

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Granville R. Jones and Teresa Z. Jones

S.S. Nos.: xxx-xx-9445 and xxx-xx-8144

Mailing Address: 3418 Angus Road, Durham, NC 27705-

Case No. 09-80319

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on February 26, 2009.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: April 13, 2009

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 4/16/06)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 4/9/08

Lastname-SS#: Jones-9445

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
Dr. Barbara Hersey		Bracus
Verizon		Cell Phone

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
Countrywide	1008 Glendale
Beneficial	1008 Glendale

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(Sec**)

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral
The Family of Orange Lake	Timeshare
The Hoffman Group	Timeshare

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			n/a	n/a		
			n/a	n/a		
			n/a	n/a		
			n/a	n/a		

STD - SECURED DEBTS @ FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral

STD - SECURED DEBTS @ 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Wachovia Dealer Services	8	\$13,423	8.00%	\$134	\$272.17	05 Chrysler T&C

ATTORNEY FEE (Unpaid part)

Amount
Law Offices of John T. Orcutt, P.C.

SECURED TAXES

Secured Amt
IRS Tax Liens

UNSECURED PRIORITY DEBTS

Amount
IRS Taxes

State Taxes

\$17,928

Personal Property Taxes

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Alimony or Child Support Arrearage

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CO-SIGN PROTECT (Pay 100%)

Int. %	Payoff Amt
8%	

GENERAL NON-PRIORITY UNSECURED

Amount*
DMI= None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ 632	per month for	60	months, then
\$ N/A	per month for	N/A	months.
Adequate Protection Payment Period: 5 months.			

Sch D # = The number of the secured debt as listed on Schedule D

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* = Co-sign protect on all debts so designated on the filed schedules

** = DMI x ACP

** = Pre-petition arrearage includes 1 post-petition mortgage payment.

Ch13Plan_MD_(DeSardi) (11/6/07) © John T. Orcutt (Page 4 of 4)

Other Miscellaneous Provisions

Debtors will tender any refund from the Consumer Law Center to the Chapter 13 Trustee for additional payment to unsecured.

CERTIFICATE OF SERVICE

I, Charlene Free, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Free

Charlene Free

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Brock & Scott PLLC **
5431 Oleander Drive
Suite 200
Wilmington, NC 28403-5835

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Academy Collection Service Inc
10965 Decatur Road
Philadelphia, PA 19154-3210

Carillon Forest HOA #108
PO Box 668187
Charlotte, NC 28266

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

American Honda Finance Corporation
8601 McAlpine Park Drive
Suite 230
Charlotte, NC 28211

Carolina Friends School
4809 Friends School Road
Durham, NC 27705

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Anderson & Strickland, PA
210 East Russell Street
Suite 104
Fayetteville, NC 28301

Central Credit Services, Inc.
Post Office Box 15118
Jacksonville, FL 32239-5118

Internal Revenue Service**
Post Office Box 21126
Philadelphia, PA 19114-0326

Bank of America
Recovery Department
Post Office Box 2278
Norfolk, VA 23501-2278

Charles & Frances Jones
Post Office Box 19641
Raleigh, NC 27619

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Bank of America
Support Services
21 Schoodic Drive
Belfast, ME 04915

Chase
Post Office Box 15153
Wilmington, DE 19886-5153

Experian
P.O. Box 2002
Allen, TX 75013-2002

Beneficial
4711 Hope Valley Rd.
Durham, NC 27707

Chase
Post Office Box 15298
Wilmington, DE 19850-5298

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

Beneficial
4711 Hope Valley Road
Durham, NC 27707

Chase Cardmember Service**
Post Office Box 15298
Wilmington, DE 19850-5298

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Benjamin Gilbert, Director
Attn: Legal Dept. of UNC Hospitals
101 Manning Drive
Chapel Hill, NC 27514

Chase/Circuit City **
P.O. Box 15678
Wilmington, DE 19850-5678

Child Support Enforcement
Post Office Box 20800
Raleigh, NC 27619-0800

Creditors Financial Group
Post Office Box 440290
Aurora, CO 80044-0290

Enhanced Recovery Corporation
Post Office Box 1967
Southgate, MI 48195-0967

CIT Bank
Attn: Correspondence Dept.
PO Box 24610
Oklahoma City, OK 73124

Creditors Interchange
80 Holtz Drive
Buffalo, NY 14240

ER Solutions
Post Office Box 9004
Renton, WA 98057-9004

Citi Card**
Post Office Box 6500
Sioux Falls, SD 57117-6500

CSDDUR
Post Office Box 530
Durham, NC 27702-0530

Firstsource Advantage, LLC
205 Bryant Woods South
Buffalo, NY 14228

Citifinancial
Attn: Bankruptcy Dept.
Post Office Box 140489
Irving, TX 75014-0489

Discover Card Services**
Post Office Box 8003
Hilliard, OH 43026-8003

Frederick J Hanna & Associates
1427 Roswell Road
Marietta, GA 30062

CitiFinancial
Bankruptcy Department
PO Box 140489
Irving, TX 75014

Dominion Law Associates
Attorneys & Counselors @ Law
222 Central Park Avenue
Virginia Beach, VA 23462-3026

Hedrick Murray Bryson Kennett A
& Connor PLLC
Attorneys and Counselors at Law
PO Box 52394
Durham, NC 27717

Citifinancial Retail Services
P.O. Box 6933
The Lakes, NV 88901-6933

drs Bonded Collection Systems
Post Office Box 498609
Cincinnati, OH 45249-8609

Home Depot Credit Services
Post Office Box 689106
Des Moines, IA 50368-9106

Countrywide Home Loans**
7105 Corporate Center Drive
Mail Stop PTX B 209
Plano, TX 75024

Duke School Business Office
3716 Old Erwin Road
Durham, NC 27705

Home Depot Credit Services**
Post Office Box 689100
Des Moines, IA 50368-9100

CPI Security
4200 Sandy Porter Road
Charlotte, NC 28273

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Jacquelyn Burton
120 Timber Ridge Drive
Durham, NC 27713

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Enhanced Recovery Corporation
8014 Bayberry Road
Jacksonville, FL 32256-7412

John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Judy Rhine
1720 Wakefield Drive
Brandon, FL 33511

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Target
c/o Retailers National Bank
Post Office Box 59228
Minneapolis, MN 55459-0228

Law Offices of Ross Gelfand, L.L.C.
Post Office Box 1870
Roswell, GA 30077

Old Navy/GE Money Bank**
Attn: Bankruptcy Department
Post Office Box 103104
Roswell, GA 30076

The Consumer Law Center
210 North University Drive, Suite 1
Pompano Beach, FL 33071

Moore County Tax Collector
Post Office Box 428
Carthage, NC 28327-0428

Option One Mortgage Corporation
Attn: Bankruptcy Department
Post Office Box 57038
Irvine, CA 92618-7038

The Family of Orange Lake Resc
8505 W. Irlo Bronson Memorial Hi
Kissimmee, FL 34747

National Enterprise Systems
29125 Solon Road
Solon, OH 44139

Regional Adjustment Bureau, Inc.
Post Office Box 1022
Wixom, MI 48393-1022

The Hoffman Group
1309 Professional Drive
Suite 100
Myrtle Beach, SC 29577

Nationwide Trustee Services, Inc.
1101 Nowell Road, Ste 118
Raleigh, NC 27607

Sears Holding
PO Box 0761
Carol Stream, IL 60132

the Hoffman Group, Inc.
1309 Professional Drive
Suite 100
Myrtle Beach, SC 29577

NCO Financial Services **
507 Prudential Road
Horsham, PA 19044

Sears Holding HR Support Center
4740 Hugh Howell Road
Tucker, GA 30084

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1314 Professional Drive
PO Box 1290
Myrtle Beach, SC 29578

NCO Group
507 Prudential Road
Horsham, PA 19044

Smith, Debnam, Narron, Wyche,
Saintsing, & Myers, LLP
Post Office Box 26268
Raleigh, NC 27611

Transworld Systems
PO Box 15630
Dept 23
Wilmington, DE 19850

North Carolina Attorney General
Consumer Protection Division
114 W. Edenton Street
9001 Mail Service Center
Raleigh, NC 27699

Sol Ellis
c/o RTA Associates
1309 Clermont Road
Durham, NC 27713

UNC Hospitals**
211 Friday Centre
Suite G21
Chapel Hill, NC 27514

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

State Employees Credit Union
900 Wade Avenue
Post Office Box 25279
Raleigh, NC 27611-5279

UNC Physicians & Associates**
Post Office Box 1250
Chapel Hill, NC 27514-1250

United Collection Bureau, Inc.
5620 Southwyck Boulevard
Suite 206
Toledo, OH 43614-1501

Wachovia Dealer Services
PO Box 25341
Santa Ana, CA 92799

Wash Credit
PO Box 97029
Redmond, WA 98073

Wells Fargo Card Services
P.O. Box 6412
Carol Stream, IL 60197-6412

Wells Fargo Financial
6815 Fayetteville Road
Suite 102
Durham, NC 27713-6815

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Williams & Fudge, Inc.
Post Office Box 11590
Rock Hill, SC 29731-6266